

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

In Re:

NILDA TORRES ARROYO

Debtor(s)

Case No. 13-06057-ESL

Chapter 13

TRUSTEE'S OBJECTION TO DEBTOR(S) CLAIMED EXEMPTIONS

TO THE HONORABLE COURT:

COMES NOW, Alejandro Oliveras Rivera, Standing Chapter 13 Trustee, by and through the undersigned staff attorney and very respectfully, ALLEGES, STATES and PRAYS:

1. Pursuant to Federal Bankruptcy Rule 4003(b), the trustee is hereto objecting to debtor(s) claim for exemptions as set forth below. In so objecting, the trustee has considered the value of the properties subject of exemption as well as the liens on this property¹.

**TRUSTEE'S OBJECTION FOR EXEMPTION CLAIMED UNDER
PRLAW 31 §§ 385(a), 1858 et seq.**

2. Debtor(s) claimed Puerto Rico homestead exemption pursuant to Title 31 of Laws of Puerto Rico, Section 1858 et seq.. The aforementioned law corresponds to Law 195 of September 13, 2011, known in Spanish as "Ley del Derecho a la Protección del Hogar Principal y el Hogar Familiar". The law was amended by Law 257 of September 15, 2012.

¹ The amount of the debts secured by the properties in question was obtained from the proof of claim, if one was filed, or, in its absence, from the scheduled amount.

TRUSTEE'S OBJECTION TO EXEMPTIONS
CASE NO. 13-06057-ESL
Page 2 of 3

3. The homestead exemption was claimed over debtor's interest in the following real property:

Description/Location of Property	Law Claimed	Value of Claimed Exemption
CARR. 6677 KM 2.0 BO MARICAO, VEGA ALTA PR 00692	31 P.R.L.A. §§385(a); 1858 et seq.	\$91,905.00

4. For the reasons stated below, the trustee hereby objects to the above claim for exemption and requests that it be disallowed in its entirety:

As listed in Schedule A, the value of debtor's property is \$100,000.00. According to Doral Bank's proof of claim #04, the total amount owed is \$17,786.58. Thus, the existing equity that debtor may claim exempt over her interest in the above mentioned property is \$82,213.42 [$\$100,000.00 - \$17,786.58 = \$82,213.42$], and not the amount of \$91,905.00 pursuant to 31 P.R.L.A. §§385(a); 1858 et seq. Therefore, trustee requests that the exemption be allowed up to the amount of \$82,213.42 and disallowed as to the remaining \$17,786.58.

5. Debtor(s) are not member(s) of the U.S. Armed Forces, the Coast Guard, the Public Health Service or the National Oceanic and Atmospheric Administration, as evidenced by the Certificate issued by the U.S. Department of Defense, copy of which is attached only to the original of this motion and movant's copy.

WHEREFORE, it is respectfully requested from this Honorable Court to grant the foregoing objection and consequently, enter

TRUSTEE'S OBJECTION TO EXEMPTIONS
CASE NO. 13-06057-ESL
Page 3 of 3

an order denying the homestead exemption claimed by debtor(s)
over the above mentioned property.

RESPECTFULLY SUBMITTED.

NOTICE: Within fourteen (14) days after service as evidenced by the certification, and an additional three (3) days pursuant to Fed. R. Bank. P. 9006(f) if you were served by mail, any party in interest whom this document has been served, or any other party to the action who objects the relief sought herein, shall serve and file an objection or other appropriate response to this document with the Clerk's office of the U.S. Bankruptcy Court for the District of Puerto Rico. If no objection or other response is filed within the time allowed herein, the document will be deemed unopposed and may be granted unless: (1) the requested relief is forbidden by law; (2) the requested relief is against public policy; or (3) in the opinion of the Court, the interest of justice requires otherwise. If you file a timely response, the Court may - in its discretion - schedule a hearing. 9013-1(h)(1).

CERTIFICATE OF SERVICE: I hereby certify that on this same date I electronically filed the above document with the Clerk of the Court using the CM/ECF System which sends a notification of such filing to all parties in this case registered for receipt of notice by electronic mail. I further certify that the foregoing document has been served to the U.S. Trustee at ustregion21.hr.ecf@usdoj.gov and by depositing true and correct copies thereof in the United States Mail, postage prepaid, to debtor(s) at the address of record.

In San Juan, Puerto Rico this 23rd day of December, 2013.

ALEJANDRO OLIVERAS RIVERA
CHAPTER 13 TRUSTEE

P.O. Box 9024062
San Juan, PR 00902-4062
Tel. 977-3500 Fax 977-3521

By: /s/OSMARIE NAVARRO MARTINEZ
OSMARIE NAVARRO MARTINEZ
Senior Staff Attorney
USDC-PR # 222611

Department of Defense Manpower Data Center

Results as of : Dec-23-2013 05:25:11

SCRA 3.0



Status Report Pursuant to Servicemembers Civil Relief Act

Last Name: TORRES ARROYOFirst Name: NILSA

Middle Name:

Active Duty Status As Of: Dec-23-2013

On Active Duty On Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects the individual's active duty status based on the Active Duty Status Date			

Left Active Duty Within 367 Days of Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date			

The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Active Duty Status Date			
Order Notification Start Date	Order Notification End Date	Status	Service Component
NA	NA	No	NA
This response reflects whether the individual or his/her unit has received early notification to report for active duty			

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty.

Mary M. Snavelly-Dixon

Mary M. Snavelly-Dixon, Director
Department of Defense - Manpower Data Center
4800 Mark Center Drive, Suite 04E25
Arlington, VA 22350

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense (DoD) that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Servicemembers Civil Relief Act (50 USC App. § 501 et seq, as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced only a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual was on active duty for the active duty status date, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service via the "defenseink.mil" URL: <http://www.defenselink.mil/faq/pis/PC09SLDR.html>. If you have evidence the person was on active duty for the active duty status date and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. § 521(c).

This response reflects the following information: (1) The individual's Active Duty status on the Active Duty Status Date (2) Whether the individual left Active Duty status within 367 days preceding the Active Duty Status Date (3) Whether the individual or his/her unit received early notification to report for active duty on the Active Duty Status Date.

More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d) (1). Prior to 2010 only some of the active duty periods less than 30 consecutive days in length were available. In the case of a member of the National Guard, this includes service under a call to active service authorized by the President or the Secretary of Defense under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy Training and Administration of the Reserves (TARs), Marine Corps Active Reserve (ARs) and Coast Guard Reserve Program Administrator (RPAs). Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps).

Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate. SCRA protections are for Title 10 and Title 14 active duty records for all the Uniformed Services periods. Title 32 periods of Active Duty are not covered by SCRA, as defined in accordance with 10 USC § 101(d)(1).

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of the SCRA extend beyond the last dates of active duty.

Those who could rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected.

WARNING: This certificate was provided based on a last name, SSN/date of birth, and active duty status date provided by the requester. Providing erroneous information will cause an erroneous certificate to be provided.

Certificate ID: X6Q0U66470DCAA0